It would not be easy to find a more drastic example, either of ecclesiastical sovereignty, or of the attempt to assert the superiority of the moral law to economic expediency, than the requirement, under threat of excommunication, that all secular legislation sanctioning usury shall be repealed. But, for an understanding of the way in which the system was intended to work, the enactments of Councils are perhaps less illuminating than the correspondence between the papal *Curia* and subordinate ecclesiastical authorities on specific cases and questions of interpretation. Are the heirs of those who have made money by usury bound to make restitution? Yes, the same penalties are to be applied to them as to the original offenders. The pious object of ransoming prisoners is not to justify the asking of a price for a loan. A man is to be accounted a usurer, not only if he charges interest, but if he allows for the element of time in a Hargain, by asking a higher price when he sells on credit. Even when debtors have sworn not to proceed against usurers, the ecclesiastical authorities are to compel the latter to restore their gains, and, if witnesses are terrorized by the protection given to usurers by the powerful, punishment can be imposed without their evidence, provided that the offence is a matter of common notoriety. An archbishop of Canterbury is reminded that usury is perilous, not only for the clergy, but for all men

whatever, and
is warned to use ecclesiastical censures to secure the
restoration, without the deduction of interest, of property
which has been pawned. Usurers, says a papal letter
to the archbishop of Salerno, object to restoring gains,
or say that they have not the means ; he is to compel all
who can to make restitution, either to those from whom
interest was taken, or to their heirs ; when neither course
is possible, they are to give it to the poor ; for, as Augus-
tine says, *non remittitur peccatum, nisi restituitur*
ablatum. At Genoa, the Pope is informed, a practice
obtains of undertaking to pay, at the end of a given